

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Rothphila Bearng <div style="text-align: right;">Debtor(s)</div> PENNYMAC LOAN SERVICES, LLC <div style="text-align: right;">Movant</div> vs.  Rothphila Bearng <div style="text-align: right;">Debtor</div> Kathyana Bousono <div style="text-align: right;">Co-Debtor</div>  Kenneth E. West <div style="text-align: right;">Trustee</div>		CHAPTER 13     NO. 23-12954 AMC       11 U.S.C. Section 362 and 1301
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**MOTION OF PENNYMAC LOAN SERVICES, LLC  
FOR RELIEF FROM THE AUTOMATIC STAY  
UNDER SECTION 362 and 1301**

1. Movant is PENNYMAC LOAN SERVICES, LLC.
2. Debtor(s) is/are the owner(s) of the premises 56 N. Sycamore Avenue, Clifton Heights, PA 19018, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$ 211,105.00 on the mortgaged premises that was executed by Debtor and Co-Debtor as co-mortgages on October 7, 2020. The mortgage has been assigned as follows: Assigned to PENNYMAC LOAN SERVICES, LLC on November 11, 2022, recorded in Delaware County on November 14, 2022, instrument Number 2022058679.
4. Kenneth E. West is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Co-Debtor, Kathyana Bousono, who has not filed for Bankruptcy in this case, is liable on the mortgage loan secured by the aforesaid mortgage together with the Debtor.

7. Debtor and Co-Debtor have failed to make the monthly post-petition mortgage payments in the amount of \$1,621.24 for the months of March 2025 through May 2025, with \$635.50 in suspense.

8. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

9. The total amount necessary to reinstate the loan post-petition is \$4,228.22 (plus attorney's fees & costs).

10. Movant is entitled to relief from stay for cause.

11. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Matthew Fissel  
Matthew Fissel, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532  
Phone: (215) 627-1322 Fax: (215) 627-7734  
Attorneys for Movant/Applicant